

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 09-24500

UNITED STATES BANKRUPTCY COURT
District of Maryland

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/6/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.
All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

***** See Reverse Side For Important Explanations and Possible Dismissal *****

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Michael Schaefer
aka J M Schaefer, aka J Michael Schaefer, aka John M
Schaefer, aka John Schaefer, aka Michael Schaefer
1101 St Paul St.
Ste 712
Baltimore, MD 21202

Case Number:
09-24500 NVA

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-9404

Attorney for Debtor(s) (name and address):

James P. Koch
1101 St. Paul St., Ste. 404
Baltimore, MD 21202
Telephone number: (410) 539-7816

Bankruptcy Trustee (name and address):

Brian A. Goldman
Goldman & Goldman, P.A.
36 S. Charles Street
24th Fl.
Baltimore, MD 21201
Telephone number: (410) 547-1400

Meeting of Creditors

Date: **September 15, 2009**

Time: **10:00 AM**

Location: **101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore, MD 21201**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/16/09

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Baltimore Division
101 West Lombard Street, Ste. 8530
Baltimore, MD 21201
Telephone number: (410) 962-2688

For the Court:

Clerk of the Bankruptcy Court:
Mark D. Sammons

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 8/8/09

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Possible Dismissal	Debtor's failure to comply with the filing requirements of the Bankruptcy Code § 521(a)(1) within 45 days of the filing of the petition will result in the automatic dismissal of this case pursuant to § 521(i)(1).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICEDistrict/off: 0416-1
Case: 09-24500User: bbalthrop
Form ID: B9APage 1 of 1
Total Noticed: 15

Date Rcvd: Aug 10, 2009

The following entities were noticed by first class mail on Aug 12, 2009.

db +John Michael Schaefer, 1101 St Paul St., Ste 712, Baltimore, MD 21202-2988
 aty +James P. Koch, 1101 St. Paul St., Ste. 404, Baltimore, MD 21202-0903
 tr +Brian A. Goldman, Goldman & Goldman, P.A., 36 S. Charles Street, 24th Fl.,
 Baltimore, MD 21201-3020
 25373835 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
 Baltimore, MD 21201-2305
 25372197 +James P. Koch, Esq., 1101 St. Paul Street, #404, Baltimore, MD 21202-0903
 25372198 Olga Sharts, Fluorotronics, 1425 Russ Blvd, San Diego, CA 92101-4717
 25372199 +Peter Belitros, C/O Kyriankov Marudas, Esq, 7 E Lake Ave, Baltimore, MD 21212-2428
 25372200 +Robbins & Keehn, APC, 402 W Broadway #120, San Diego, CA 92101-8503
 25372201 +Robert Lauer, C/O Bryan D. Sampson, 2139 First Ave, San Diego, CA 92101-2013
 25373833 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
 Baltimore, MD 21201-2201
 25373834 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets,
 Baltimore, MD 21202
 25372202 +Tyrell Stokes, Tyshell Stokes, C/O Saul E Kerpellman, Esq, 10 N Calvert St #600,
 Baltimore, MD 21202-1881
 25372195 +U.S. Trustee, Garmatz Federal Courthouse, 101 W. Lombard Street Suite 2625,
 Baltimore, MD 21201-2668

The following entities were noticed by electronic transmission on Aug 10, 2009.

tr +EDI: BBAGOLDMAN.COM Aug 10 2009 16:58:00 Brian A. Goldman, Goldman & Goldman, P.A.,
 36 S. Charles Street, 24th Fl., Baltimore, MD 21201-3020
 25372194 EDI: IRS.COM Aug 10 2009 16:58:00 Internal Revenue Service, Special Procedure Unit,
 P.O. Box 1076 PNI Unit, Baltimore, MD 21203
 25372196 EDI: IRS.COM Aug 10 2009 16:58:00 Internal Revenue Service, Special Proceedings Unit,
 P.O. Box 1076, Rm 1003, Baltimore, MD 21203

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2009

Signature: 